



## **FACT SHEET**

### **ASSISTED LIVING**

"Assisted Living" is a popular term for long-term care in a setting other than a traditional nursing home. "Assisted living" is actually a marketing term, and has no legal definition or legal standing in state or federal regulations.

There are only three types of long-term care licenses in the state of Michigan, nursing home, adult foster care (AFC), and home for the aged (HFA). Some assisted livings may be licensed as an AFC or an HFA. Other types of living arrangements with catchy names, such as "independent living", "senior service apartments" are probably unlicensed.

Providers offer a range of services. There are no requirements for minimum services, but they may include some or all of the following:

- supervision and security
- group activities
- some assistance in bathing
- some assistance in grooming
- some assistance in dressing
- housekeeping & laundry

- medications management
- meals
- some assistance in toileting
- on-call nurses
- transportation
- initial evaluation

### **Finding a Qualified Provider**

Private individuals or business entities may provide assisted living services in either a licensed or unlicensed setting. Some facilities are now offering "continuum of care" campuses, where residents can move from independent apartments to assisted living to skilled nursing, all in the same location.

As a consumer you need to be very careful about selecting a qualified provider. Some assisted living facilities do a great job, and others generate many complaints. Caregivers may be registered nurses, licensed practical nurses, or nurses aides. If the facility is unlicensed, there is no requirement that caregivers be licensed or certified in any way. Your local ombudsman may be aware of a complaint history. It may be helpful for you to call and see if any complaints have been filed recently.

### **How affordable is Assisted Living?**

The average cost of assisted living is \$2500 to \$3500 per month, depending on how many services are needed. Some facilities charge a basic fee for room and board. Each additional service generates an additional fee. Other facilities provide services in "packages". As services change, the package of services will change along with the cost. It should be remembered that

very few assisted living facilities accept any government benefit monies, such as Supplemental Security Income (SSI) or Medicaid. And, there is no Medicare "Assisted Living Benefit". If a resident can no longer pay privately, he or she may face discharge or eviction.

There are some agencies that offer assisted living type services at much lower rates. These are available through local Area Agency on Aging, the Department of Human Services, and community action programs. Contact your local ombudsman or Area Agency on Aging for more information.

### **Is Anything Missing from Current Assisted Living Services?**

Two very important services seldom offered in unlicensed assisted living facilities are *rehabilitation services* and *services coordination*. Services are not usually coordinated in a comprehensive care plan, which establishes goals for maintenance or improvement of the resident's function. The initial evaluations do not include an in-depth assessment of the person's life and medical history. Without this *comprehensive assessment* and a care plan based on its findings, persons in assisted living could be at risk of preventable decline and premature need of nursing home care.

### **What If Problems Occur In Assisted Living?**

If a person lives in an assisted living facility that is AFC or HFA licensed, he or she may obtain help from the local long-term care ombudsman. The Office of Children and Adult Licensing in the Department of Human Services inspects licensed homes on a regular basis. A complaint may be filed with the Office, which will then do an on-site investigation.

There is very limited state oversight of unlicensed assisted living facilities. The state will investigate if they believe an unlicensed home is providing services and care that would require licensure. Otherwise, a resident's recourse is limited to the admission contract signed with the provider. If that provider is unresponsive to complaints, consumers may find their only option is to take their business elsewhere, pursue legal action against the provider, or both.

For more information please call our toll free number:

**1-866-485-9393**